Entered 02/22/08 13:24:12 Desc Main 02/21/2008 11:50:13am Case 08-70481 Doc 1 Filed 02/22/08

Document B1 (Official Form 1) (1/08)

UNITED STATES BANKRUPTCY COURT  NORTHERN DISTRICT OF ILLINOIS  WESTERN DIVISION (ROCKFORD)  Volu						untary Petition		
Name of Debtor (if individual, enter Last, First, N Jones, Scott A.	fiddle):			Nam	e of Joint Debtor (Sp	oouse) (Last, Firs	st, Middle):	
All Other Names used by the Debtor in the last (include married, maiden, and trade names): aka Scott Allen Jones	3 years				ther Names used by ide married, maiden			S
Last four digits of Soc. Sec. or Individual-Taxpa than one, state all): xxx-xx-7792	yer I.D. (ITIN) No./C	omplete EIN (if	more		four digits of Soc. Se one, state all):	ec. or Individual-T	axpayer I.D. (ITIN	N) No./Complete EIN (if more
Street Address of Debtor (No. and Street, City, <b>3652 E. Lamm Road Freeport, IL</b>	and State):			Stree	et Address of Joint D	ebtor (No. and S	treet, City, and St	ate):
		ZIP CODE 61032						ZIP CODE
County of Residence or of the Principal Place o <b>Stephenson</b>	f Business:			Cour	nty of Residence or o	of the Principal Pl	ace of Business:	
Mailing Address of Debtor (if different from stree 3652 E. Lamm Road Freeport, IL	et address):			Maili	ng Address of Joint I	Debtor (if differen	t from street addr	ess):
		ZIP CODE 61032						ZIP CODE
Location of Principal Assets of Business Debtor	(if different from str	eet address abo	ove):					ZIP CODE
Type of Debtor	Nature	of Business			Chanter o	f Bankruntev	Code Under W	/hich
(Form of Organization) (Check one box.)		ck one box.)			the Pe		(Check one	
Individual (includes Joint Debtors) See Exhibit D on page 2 of this form.		Real Estate as d	lefined	$\square$	Chapter 7 Chapter 9			15 Petition for Recognition eign Main Proceeding
Corporation (includes LLC and LLP)  Partnership	Railroad Stockbroker	, ,			Chapter 11 Chapter 12 Chapter 13		☐ Chapter	15 Petition for Recognition eign Nonmain Proceeding
Other (If debtor is not one of the above entities, check this box and state type	Commodity B Clearing Bank			1	<u> </u>		e of Debts	
of entity below.)	(Check both Debtor is a tax under Title 26	empt Entity ox, if applicable. c-exempt organi of the United Sernal Revenue C	zation tates	V	Debts are primarily debts, defined in 11 § 101(8) as "incurre individual primarily I personal, family, or hold purpose."	consumer U.S.C. ed by an or a		e primarily s debts.
Filing Fee (Che	ck one box.)			Che	eck one box:	Chapter	11 Debtors	
Full Filing Fee attached.  Filing Fee to be paid in installments (applied)	cable to individuals o	only). Must attac	ch .	Debtor is a small business debtor as defined by 11 U.S.C. § 101(51D).  Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).  Check if:				
signed application for the court's consider unable to pay fee except in installments.	ation certifying that	the debtor is			Debtor's aggregate			cluding debts owed to
Filing Fee waiver requested (applicable to attach signed application for the court's co	Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.  Check all applicable boxes:  A plan is being filed with this petition.  Acceptances of the plan were solicited prepetition from one or more classes							
Statistical/Administrative Information	<u> </u>				of creditors, in acco	indance with 11 C	J.S.C. 9 1126(b).	THIS SPACE IS FOR
□ Debtor estimates that funds will be available for distribution to unsecured creditors. □ Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. □ COURT USE ONLY								
Estimated Number of Creditors  1-49 50-99 100-199 200-999	1,000- 5,000	5,001- 10,000	10,001- 25,000			50,001- 100,000	Over 100,000	
Estimated Assets  \$\text{\begin{array}{ c c c c c c c c c c c c c c c c c c c	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000 to \$100 r		\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion	
Estimated Liabilities	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000 to \$100 r		\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion	

Case 08-70481 Doc 1 Filed 02/22/08 Entered 02/22/08 13:24:12 Desc Main 02/21/2008 11:50:13am Document Page 2 of 41 B1 (Official Form 1) (1/08) Name of Debtor(s): Scott A. Jones **Voluntary Petition** (This page must be completed and filed in every case.) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet.) Location Where Filed: Case Number: Date Filed: Northern District of IL, Western Division 05-76470 10/13/2005 Location Where Filed: Case Number: Date Filed: Northern District of IL, Western Division 99-53720 11/18/1999 Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet.) Name of Debtor: Case Number: Date Filed: District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual (To be completed if debtor is required to file periodic reports (e.g., forms 10K and whose debts are primarily consumer debts.) 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) I, the attorney for the petitioner named in the foregoing petition, declare that I have of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice Exhibit A is attached and made a part of this petition. required by 11 U.S.C. § 342(b). X /s/ Philip H. Hart 02/21/2008 Philip H. Hart Date **Exhibit C** Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition.  $\overline{\mathbf{A}}$ No. **Exhibit D** (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box.) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and

Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(I)).

petition.

Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the

Voluntary Petition	Name of Debtor(s): Scott A. Jones
(This page must be completed and filed in every case)	
Sign	atures
Signature(s) of Debtor(s) (Individual/Joint)  I declare under penalty of perjury that the information provided in this petition is true and correct.  [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.  [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).  I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.  X /s/ Scott A. Jones Scott A. Jones	Signature of a Foreign Representative  I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.  (Check only one box.)  I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.  Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.
Telephone Number (If not represented by attorney)  02/21/2008  Date	(Printed Name of Foreign Representative)
Signature of Attorney*  X /s/ Philip H. Hart Philip H. Hart Philip H. Hart Philipha@uawlsp.com UAW-Chrysler LLC Legal Services Plan 600 S. State Street, Ste. 200 Belvidere, IL 61008  Phone No.(815) 544-2525 Fax No.(815) 547-7857	Signature of Non-Attorney Bankruptcy Petition Preparer  I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.  Printed Name and title, if any, of Bankruptcy Petition Preparer
02/21/2008  Date *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.  Signature of Debtor (Corporation/Partnership)	Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)
I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.  The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Address X_
Signature of Authorized Individual  Printed Name of Authorized Individual	Date Signature of bankruptcy petiton preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above.  Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.
Title of Authorized Individual	If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.  A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. 8 110: 18 U.S.C. 8 156

Case 08-70481 Doc 1 Filed 02/22/08 Entered 02/22/08 13:24:12 Desc Main

Official Form 1, Exhibit D (10/06)

# Document Page 4 of 41 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION (ROCKFORD)

IN RE:	Scott A. Jones	Case No.	
			(if known)

Debtor(s)

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

1. Within the 180 days <b>before the filing of my bankruptcy case</b> , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
2. Within the 180 days <b>before the filing of my bankruptcy case</b> , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit couseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

Case 08-70481 Doc 1 Filed 02/22/08 Entered 02/22/08 13:24:12 Desc Main 02/21/2008 11:50:13am

Official Form 1, Exhibit D (10/06)

# Document Page 5 of 41 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION (ROCKFORD)

IN RE:	Scott A. Jones	Case No.	
			(if known)

Debtor(s)

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

CREDIT COUNSELING REQUIREMENT  Continuation Sheet No. 1
4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilites.);
Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
Active military duty in a military combat zone.
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: // Scott A. Jones Scott A. Jones
Date:02/21/2008

Case 08-70481 Doc 1 Filed 02/22/08 Entered 02/22/08 13:24:12 Desc Main

Document Page 6 of 41 02/21/2008 11:50:13am

B6A (Official Form 6A) (12/07)

In re Scott A. Jones	Case No.	
	_	(if known)

# **SCHEDULE A - REAL PROPERTY**

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or Exemption	Amount Of Secured Claim
debtor's residence 3652 E. Lamm Road Freeport, IL 61032	debtor's residence	THE TOTAL CONTRACTOR OF THE PROPERTY OF THE PR	\$130,000.00	\$117,000.00

Total: \$130,000.00

Case 08-70481 Doc 1 Filed 02/22/08 Entered 02/22/08 13:24:12 Desc Main Document Page 7 of 41 02/21/2008 11:50:14am

B6B (Official Form 6B) (12/07)

In re Scott A. Jones	Case No.	
	_	(if known)

# **SCHEDULE B - PERSONAL PROPERTY**

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
1. Cash on hand.		cash on hand	Н	\$10.00
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking Account Amcore Bank Freeport, IL	Н	\$200.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	x			
4. Household goods and furnishings, including audio, video and computer equipment.		Household Goods 3652 E. Lamm Road Freeport, IL 61032	Н	\$1,200.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	x			
6. Wearing apparel.		Clothing 3652 E. Lamm Road Freeport, IL 61032	Н	\$500.00
7. Furs and jewelry.	x			
8. Firearms and sports, photographic, and other hobby equipment.	x			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	x			

Case 08-70481 Doc 1 Filed 02/22/08

Document

Page 8 of 41

Entered 02/22/08 13:24:12 Desc Main 02/21/2008 11:50:14am

B6B (Official Form 6B) (12/07) -- Cont.

In re Scott A. Jones	Case No.		
		(if known)	

# **SCHEDULE B - PERSONAL PROPERTY**

Continuation Sheet No. 1

		Continuation Sheet No. 1		
Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
10. Annuities. Itemize and name each issuer.	x			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	x			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	x			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	x			
14. Interests in partnerships or joint ventures. Itemize.	x			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	x			
16. Accounts receivable.	x			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	x			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	x			

Case 08-70481 Doc 1 Filed 02/22/08

Document

Entered 02/22/08 13:24:12 Desc Main 02/21/2008 11:50:14am Page 9 of 41

B6B (Official Form 6B) (12/07) -- Cont.

In re Scott A. Jones	Case No.	
		(if known)

# **SCHEDULE B - PERSONAL PROPERTY**

Continuation Sheet No. 2

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	x			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	x			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	x			
22. Patents, copyrights, and other intellectual property. Give particulars.	x			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	x			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		1996 Ford Van 3652 East Lamm Road Freeport, IL 61032	Н	\$1,500.00

Case 08-70481 Doc 1

Filed 02/22/08 Document

Entered 02/22/08 13:24:12 Desc Main 02/21/2008 11:50:14am Page 10 of 41

B6B (Official Form 6B) (12/07) -- Cont.

In re Scott A. Jones	Case No.	
		(if known)

### **SCHEDULE B - PERSONAL PROPERTY**

Continuation Sheet No. 3

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
		1993 Ford E150 3652 East Lamm Road Freeport, IL 61032	Н	\$2,000.00
26. Boats, motors, and accessories.	x			
27. Aircraft and accessories.	x			
28. Office equipment, furnishings, and supplies.	x			
29. Machinery, fixtures, equipment, and supplies used in business.	x			
30. Inventory.	x			
31. Animals.	x			
32. Crops - growing or harvested. Give particulars.	x			
33. Farming equipment and implements.	x			
34. Farm supplies, chemicals, and feed.	x			
35. Other personal property of any kind not already listed. Itemize.	x			

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

Case 08-70481 Doc 1 Filed 02/22/08 Entered 02/22/08 13:24:12 Desc Main Document Page 11 of 41

B6C (Official Form 6C) (12/07)

In re Scott A. Jones	Case No.	
		(If known)

# **SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

Debtor claims the exemptions to which debtor is entitled under: (Check one box)	Check if debtor claims a homestead exemption that exceeds \$136,875.
☐ 11 U.S.C. § 522(b)(2) ☐ 11 U.S.C. § 522(b)(3)	

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
debtor's residence 3652 E. Lamm Road Freeport, IL 61032	735 ILCS 5/12-901	\$15,000.00	\$130,000.00
cash on hand	735 ILCS 5/12-1001(b)	\$10.00	\$10.00
Checking Account Amcore Bank Freeport, IL	735 ILCS 5/12-1001(b)	\$50.00	\$200.00
Household Goods 3652 E. Lamm Road Freeport, IL 61032	735 ILCS 5/12-1001(b)	\$500.00	\$1,200.00
Clothing 3652 E. Lamm Road Freeport, IL 61032	735 ILCS 5/12-1001(a), (e)	\$500.00	\$500.00
1993 Ford E150 3652 East Lamm Road Freeport, IL 61032	735 ILCS 5/12-1001(c)	\$2,400.00	\$2,000.00
	1	\$18,460.00	\$133,910.00

Case 08-70481 Doc 1

Filed 02/22/08 Document

Entered 02/22/08 13:24:12 Desc Main 02/21/2008 11:50:15am Page 12 of 41

B6D (Official Form 6D) (12/07) In re Scott A. Jones

Case No.	
•	(if known)

### **SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY	
ACCT #: xxxxxxxxxxxx7081  American General 342 Chrysler Drive Belvidere, IL 61008		-	DATE INCURRED: NATURE OF LIEN: Loan COLLATERAL: Household Goods REMARKS: Debtor is filing a Motion to Avoid Lien				\$4,398.00	\$4,398.00	
ACCT #: Chase 8 Auto Sales			VALUE: \$0.00  DATE INCURRED: 9/11/2006 NATURE OF LIEN: Auto Loan COLLATERAL: 1993 Ford Van				\$2,000.00		
1711 Broadway Rockford, IL 61104	-	-	-	REMARKS:  VALUE: \$2,500.00					
ACCT #: xxxx098-9  Cit Mortgage, Inc. Banruptcy Department P.O. Box 9481 Gaithersburg, MD 20898-9481	x	-	DATE INCURRED: 2004 NATURE OF LIEN: mortgage COLLATERAL: debtor's residence REMARKS: F/K/A Principal Residental Mortgage Inc.				\$117,000.00		
ACCT #: xxxx1189	1		VALUE: \$130,000.00 DATE INCURRED:	_					
Heights Finance PO Box 8782 Rockford, IL 61126-8782		-	NATURE OF LIEN: Loan COLLATERAL: 1996 Ford Van REMARKS: Title in husband's name only; collected by Paul Godlewski				\$1,277.00	\$1,277.00	
	$\perp$		VALUE: \$0.00	_	Ļ	Щ		A	
			Subtotal (Total of this Total (Use only on last			ŀ	\$124,675.00	\$5,675.00	

\_continuation sheets attached

(Report also on Summary of Schedules.)

(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

Case 08-70481 Doc 1 Filed 02/22/08 Entered 02/22/08 13:24:12 Desc Main 02/21/2008 11:50:15am Page 13 of 41

B6D (Official Form 6D) (12/07) - Cont. In re Scott A. Jones C

Case No.	
	(if known)

### **SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT #: xxxxx9483  Snap On Credit 1125 Tri-State Par Gurnee, IL 60031			DATE INCURRED: NATURE OF LIEN: Security Interest COLLATERAL: Snap-On Tools REMARKS:				\$2,036.00	\$241.20
			VALUE: \$1,794.80	_				
		sheet	s attached Subtotal (Total of this	Paç	je) :	>	\$2,036.00	\$241.20
to Schedule of Creditors Holding Secured Claims	;		Total (Use only on last	pag	je) :	> [	\$126,711.00	\$5,916.20

(Report also on Summary of Schedules.)

(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

Case 08-70481 Doc 1 Filed 02/22/08 Entered 02/22/08 13:24:12 Desc Main

Document Page 14 of 41 Desc Main

02/21/2008 11:50:16am Page 14 of 41

B6E (Official Form 6E) (12/07)

In re Scott A. Jones

Case No.	
	(If Known)

<b>√</b>	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
ΤY	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)
	Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of credit in an involuntary case  Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans  Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals  Claims of individuals up to \$2,425* for deposits for the purchase, lease or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and Certain Other Debts Owed to Governmental Units  Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution  Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).
	Claims for Death or Personal Injury While Debtor Was Intoxicated  Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).
	Administrative allowances under 11 U.S.C. Sec. 330 Claims based on services rendered by the trustee, examiner, professional person, or attorney and by any paraprofessional person employed by such person as approved by the court and/or in accordance with 11 U.S.C. §§ 326, 328, 329 and 330.
	nounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of istment.
	No continuation sheets attached

Case 08-70481 Doc 1 Filed 02/22/08 Entered 02/22/08 13:24:12 Desc Main 02/21/2008 11:50:19am Page 15 of 41

B6F (Official Form 6F) (12/07) In re Scott A. Jones

case No.		
•	(if known)	

### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISDITED		AMOUNT OF CLAIM
ACCT #: xxx8401 Account Receivables Service 5183 Harlem Raod Loves Park, IL 61111		-	DATE INCURRED: CONSIDERATION: Collecting for - Fleming Heating Air Conditioning REMARKS:					\$4,475.00
ACCT #: Account Recovery Service 5183 Harlem Road Loves Park, I L 61111-3448		-	DATE INCURRED: CONSIDERATION: Notice Only REMARKS: collection by Ray Furgeson					Notice Only
ACCT #: xxx-xx-7792 Affinity Cash Loans 624 W. South Street Freeport, IL 61032		-	DATE INCURRED: CONSIDERATION: Cash Advance REMARKS:					\$1,574.66
ACCT#: xxxx4007 Asset Acceptance Corp. PO Box 2036 Warren, MI 48090-2036		-	DATE INCURRED: CONSIDERATION: Collecting for - Sterling Jewelers Inc. REMARKS:					\$630.00
ACCT#: Attorney Paul Godlewski One Court Place, Ste 103 Rockford IL 61101		-	DATE INCURRED: CONSIDERATION: Collecting for Heights Finance REMARKS:					Notice Only
ACCT #: Blatt, Hassenmiller 211 Landmark Drive, Ste. E5 Normal, IL 61761		-	DATE INCURRED: CONSIDERATION: Attorney for - Capital One REMARKS: Capital One vs. Scott A. Jones					Notice Only
8continuation sheets attached		(Re	(Use only on last page of the completed Sch port also on Summary of Schedules and, if applicab Statistical Summary of Certain Liabilities and Relat	edu le, c	ota ule on t	ıl > F.) the	2	\$6,679.66

Page 16 of 41

Case 08-70481 Doc 1 Filed 02/22/08 Entered 02/22/08 13:24:12 Desc Main 02/21/2008 11:50:19am

B6F (Official Form 6F) (12/07) - Cont. In re Scott A. Jones

Case No.		
	(if known)	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPLITED	AMOUNT OF CLAIM
ACCT #: xxxx-xxxx-xxxx-3268 Capital One 11013 W. Broad Street Glen Allen, VA. 23060		-	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$4,238.00
ACCT #: xxx6987  Capital One Auto Finance P.O. Box 93016  Long Beach, CA. 90809-3016		-	DATE INCURRED: CONSIDERATION: Reposessed - 2004 Dodge Ram Truck REMARKS:				\$11,000.00
ACCT #: xxxxxxxxxxxx3901 Card Processing Center P.O. Box 5811 Hicksville, NY 11802		-	DATE INCURRED: CONSIDERATION: Credit Card (Newport News) REMARKS:				\$3,378.33
ACCT #: xxxx4025 City of Belvidere Water & Sewer Dept. 210 Whitney Belvidere, IL 61008		-	DATE INCURRED: CONSIDERATION: Utilities at previous address: 124 Burgess Street, REMARKS:				\$174.68
ACCT #: xxxxxx2021 Commonwealth Edison P.O. Box 87522 Chicago, IL. 60680		-	DATE INCURRED: CONSIDERATION: Utility REMARKS:				\$331.57
ACCT #: Copperfield Chimney Supply, Inc. 304 South 20th Street Fairfield, IA 52556-4223		-	DATE INCURRED: CONSIDERATION: Chimney supplies REMARKS:				\$1,227.94
Sheet no. 1 of 8 continuation sh Schedule of Creditors Holding Unsecured Nonpriority		ns	hed to Si  (Use only on last page of the completed Scl port also on Summary of Schedules and, if applicab Statistical Summary of Certain Liabilities and Rela	nedi le, d	ota ule on t	l > F.) he	

Case 08-70481 Doc 1 Filed 02/22/08 Entered 02/22/08 13:24:12 Desc Main 02/21/2008 11:50:19am Page 17 of 41

B6F (Official Form 6F) (12/07) - Cont. In re Scott A. Jones

Case No.		
	(if known)	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPLITED	AMOUNT OF CLAIM
ACCT #: Creditors Protection Service, Inc. P.O. Box 4115 Rockford, IL. 61110-0615		-	DATE INCURRED: CONSIDERATION: Collecting for - Rockford Clinic REMARKS:				Notice Only
ACCT #: xxxx3903  Direct TV P.O. Box 6414  Carol Stream, IL 60197-6414		-	DATE INCURRED: CONSIDERATION: Sattellite t.v. REMARKS:				\$188.31
ACCT #: xxx9303  Diversified Adj Services 600 Coon Rapids BV  Coon Rapids, MN. 55433		-	DATE INCURRED: CONSIDERATION: Collecting for - U.S. Cellular REMARKS:				\$274.00
ACCT #: Encore Receivable Management Inc. P.O. Box 3330 Olathe, KS 66063-3330		-	DATE INCURRED: CONSIDERATION: Collecting for - Verizon (Acct#8155443084971006) REMARKS:				\$218.62
ACCT#: xxxx-xxxx-xxxx-3580  First Premier 900 W. Delaware Sioux Falls, SD. 57117		-	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$710.00
ACCT #: Fleming Heating & Air Conditioning, Inc. 909 Doner Drive South Beloit, IL 61080		-	DATE INCURRED: CONSIDERATION: Notice Only REMARKS:				Notice Only
Sheet no. 2 of 8 continuation shadule of Creditors Holding Unsecured Nonpriority		าร	hed to Su  (Use only on last page of the completed Schoort also on Summary of Schedules and, if applicab Statistical Summary of Certain Liabilities and Relat	edu le, c	ota ule l on t	l > F.) he	

Case 08-70481 Doc 1 Filed 02/22/08 Entered 02/22/08 13:24:12 Desc Main 02/21/2008 11:50:19am Page 18 of 41

B6F (Official Form 6F) (12/07) - Cont. In re Scott A. Jones

Case No.		
•	(if known)	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	HIVE CO	INITOTINATED	ONE CONTRACTOR	DISPUTED	AMOUNT OF CLAIM
ACCT #: Fleming Heating & Air Conditioning, Inc. 402 Buchanan Belvidere, IL 61008		-	DATE INCURRED: CONSIDERATION: <b>central a/c</b> REMARKS:					\$1,770.00
ACCT #: xxx-xxxxxx5-000  Harris & Harris LTD 600 W. Jackson Blvd., Ste. 700 P.O. Box 5598 Chicago, IL. 60661		-	DATE INCURRED: CONSIDERATION: Collecting for - Lease Finance Group-Cit REMARKS:					\$6,237.10
ACCT #: xxxxxxxxxxxxxxxxx9633  Household Bank (SB), N.A. P.O. Box 4144 Carol Stream, IL 60197-4144		-	DATE INCURRED: CONSIDERATION: Collecting for - Retail Services (Menards) REMARKS:					Notice Only
ACCT #: Illinois Title Loans 923 East State Street Rockford, IL. 61104		-	DATE INCURRED: CONSIDERATION: Deficiency from Reposession of 1990 Ford REMARKS:					\$715.86
ACCT #: xxx-xxx-x34-11  JC Penny P.O. Box 960001  Orlando, FL. 32896-0001	-	-	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:					\$1,049.00
ACCT #: Kay Jewelers 375 Ghent Road Akron, OH 44333	-	-	DATE INCURRED: CONSIDERATION: Charge account REMARKS:					\$573.00
Sheet no. 3 of 8 continuation she Schedule of Creditors Holding Unsecured Nonpriority C		ns	ned to  (Use only on last page of the completed soort also on Summary of Schedules and, if applic Statistical Summary of Certain Liabilities and Re	Sched able,	Tota lule on	al > F. the	> .) e	\$10,344.96

Case 08-70481 Doc 1 Filed 02/22/08 Entered 02/22/08 13:24:12 Desc Main 02/21/2008 11:50:19am Page 19 of 41

B6F (Official Form 6F) (12/07) - Cont. In re Scott A. Jones

Case No.		
	(if known)	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	TNEGNITNOC	UNLIQUIDATED	A TELEBOIN	AMOUNT OF CLAIM
ACCT #: 4324 Logan Avenue Mobil 220 Logan Avenue Belvidere, IL. 61008		-	DATE INCURRED: CONSIDERATION: Auto Service REMARKS:				\$138.43
ACCT#: xxxxxx5126  Midland Credit Management 8875 Aero Drive, Ste. 200 San Diego, CA 92123		-	DATE INCURRED: CONSIDERATION: Collecting for - Aspire Visa REMARKS:				\$814.00
ACCT #: xxxxxxxx5550 Midnight Velvet 1112 7th Avenue Monroe, WI. 53566-1364		-	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$99.04
ACCT #:  Mutual Management Service P.O. Box 4777 Rockford, IL. 61110	_	-	DATE INCURRED: CONSIDERATION: Collecting for - Physicians Immediate Care REMARKS:				Notice Only
ACCT #: xxxx1625  NCO Financial Systems 605 W. Edison Road Mishawaka, IN 46545		-	DATE INCURRED: CONSIDERATION: Collecting for - Rockford Clinic REMARKS:				Notice Only
ACCT#: xxxx-xxxx-xxxx-3901  Newport News P.O. Box 9204 Old Bethpage, NY. 11804		-	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				Notice Only
Sheet no. 4 of 8 continuation she Schedule of Creditors Holding Unsecured Nonpriority C		ns	ned to  (Use only on last page of the completed Sport also on Summary of Schedules and, if applic Statistical Summary of Certain Liabilities and Re	Sched able,	Tota ule on t	al > F.) the	

Case 08-70481 Doc 1 Filed 02/22/08 Entered 02/22/08 13:24:12 Desc Main 02/21/2008 11:50:19am Page 20 of 41

B6F (Official Form 6F) (12/07) - Cont. In re Scott A. Jones

Case No.		
	(if known)	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	NISPI ITED	AMOUNT OF CLAIM
ACCT #: Pediatrict Dentistry of Northern IL. 4903 E. State Street Rockford, IL. 61108		-	DATE INCURRED: CONSIDERATION: Medical Bill REMARKS:				\$134.24
ACCT #: xx3410 PFG of Minnesota 7825 Washington Ave. S., Ste. 410 Minneapolis, MN. 55439-2409		-	DATE INCURRED: CONSIDERATION: Collecting for - Kay Jewelers REMARKS:				Notice Only
ACCT #: xx6068  Physcian's Immediate Care 11475 N. 2nd Street Machesney Park, IL. 61115		-	DATE INCURRED: CONSIDERATION: Medical Bill REMARKS:				\$152.81
ACCT#: xxxxx9015  Portfolio Recovery Associates LLC Dept 922 PO Box 4115 Concord CA 94524		-	DATE INCURRED: CONSIDERATION: Collecting for US Cellular REMARKS:				\$1,201.80
ACCT #: xxxxxxx5205  Professional Colection Service 103 N. Chicago Freeport, IL. 61032		-	DATE INCURRED: CONSIDERATION: Collecting for - Freeport Animal Hospital REMARKS:				\$106.00
ACCT #: xxxxx2726 R.H. Donnelley P.O. Box 807008 Kansas City, MO 64180-7008		-	DATE INCURRED: CONSIDERATION: SBC Yellow Pages (Advertisment) REMARKS:				\$731.61
Sheet no. <u>5</u> of <u>8</u> continuation she Schedule of Creditors Holding Unsecured Nonpriority C		าร	hed to  (Use only on last page of the completed Soort also on Summary of Schedules and, if applic Statistical Summary of Certain Liabilities and Re	ched able,	Tota ule on t	l > F.) he	

Case 08-70481 Doc 1 Filed 02/22/08 Entered 02/22/08 13:24:12 Desc Main 02/21/2008 11:50:19am Page 21 of 41

B6F (Official Form 6F) (12/07) - Cont. In re Scott A. Jones

Case No.		
•	(if known)	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	משבו ומאות	AMOUNT OF CLAIM
ACCT #: Ray A. Ferguson & Associates Ltd. Attorneys and Counselors at Law 216 North Court Street Rockford, IL 61103		-	DATE INCURRED: CONSIDERATION: Collecting for - Account Recovery Services, Inc. REMARKS:				\$4,575.2
ACCT#: Richard & Sharon Frost 1619 S. Demeter Drive Freeport, IL 61032		-	DATE INCURRED: CONSIDERATION: Case # 05SC182 REMARKS:				\$1,375.00
ACCT#: xxxxxxxx-xxLBSM Risk Management Alternatives, Inc. 4360 Northeast Expressway Atlanta, GA. 30340		-	DATE INCURRED: CONSIDERATION: Collecting for - Verizon Wireless REMARKS:				Notice Only
ACCT#: xxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxx		-	DATE INCURRED: CONSIDERATION: Collections REMARKS:				\$126.00
ACCT#: xxxxxxxxxxxxxxx1211 Rockford Clinic 2300 North Rockton Avenue Rockford, IL. 61103		-	DATE INCURRED: CONSIDERATION: Medical Bills REMARKS: Account #'s: 104839A395-20031211, F238551A395				\$909.3
ACCT#: xxxxxx-xxxx0506  Rockford Health Systems 2300 N. Rockton Avenue Rockford, IL 61103		-	DATE INCURRED: CONSIDERATION: Medical Bill REMARKS:				\$48.82
Sheet no. 6 of 8 continuation sh Schedule of Creditors Holding Unsecured Nonpriority (		าร	hed to  (Use only on last page of the completed Soport also on Summary of Schedules and, if applica Statistical Summary of Certain Liabilities and Rel	hed ble,	ota ule on t	ıl > F.) :he	> .) e

Case 08-70481 Doc 1 Filed 02/22/08 Entered 02/22/08 13:24:12 Desc Main 02/21/2008 11:50:19am Page 22 of 41

B6F (Official Form 6F) (12/07) - Cont. In re Scott A. Jones

Case No.		
	(if known)	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	TNECNITNOC	UNIOUIDATED	DISPLITED.	AMOUNT OF CLAIM
ACCT#: xxxxxx, xxxxxx, xxxxxx, xx2861 Rockford Mercantile Agency P.O. Box 5847 Rockford, IL. 61125-0847		-	DATE INCURRED: CONSIDERATION: Collecting for Belvidere Clinic, Camelot Radiolog REMARKS:	y			\$2,256.00
ACCT #: xx9996  Royce Financial 617B S. Rockford Avenue Rockford, IL. 61104		-	DATE INCURRED: CONSIDERATION: Unsecured Signature Loan REMARKS:				\$360.00
ACCT #: xxxxxxxxx9570  Seventh Avenue 1112 7th Avenue Monroe, WI. 53566-1364		-	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$644.74
ACCT #: xxxxxxxx5570  Tri-State Adjustments, Inc. P.O. Box 3219  La Crosse, WI 54602-3219		-	DATE INCURRED: CONSIDERATION: Collecting for - Seventh Avenue REMARKS:				Notice Only
ACCT #: x8575 Twenty-Twenty Financial 1210 South Governor's Avenue Dover, DE 19904		-	DATE INCURRED: CONSIDERATION: Collecting for - Copperfield Chimney Supply REMARKS:				Notice Only
ACCT #: xxxxxxxx0152 United Collections of Toledo 5620 Southwyck Blvd. Toledo, OH. 43614		-	DATE INCURRED: CONSIDERATION: Bad Check REMARKS:				\$45.00
Sheet no <b>7</b> of <b>8</b> continuation shi Schedule of Creditors Holding Unsecured Nonpriority C		ns	hed to  (Use only on last page of the completed S port also on Summary of Schedules and, if applica Statistical Summary of Certain Liabilities and Rel	hed ble,	Fota lule on t	ıl > F.) the	

Case 08-70481 Doc 1 Filed 02/22/08 Entered 02/22/08 13:24:12 Desc Main 02/21/2008 11:50:19am Page 23 of 41

B6F (Official Form 6F) (12/07) - Cont. In re Scott A. Jones

Case No.		
	(if known)	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	NISDI ITEN	AMOUNT OF CLAIM
ACCT #: xxxxxxxx0152 United Collections of Toledo 5620 Southwyck Blvd. Toledo, OH. 43614		-	DATE INCURRED: CONSIDERATION: Collecting for - Meijer Inc. REMARKS:				\$45.00
ACCT #: Verizon Wireless 1515 Woodfield Road Schaumburg, IL. 60173		-	DATE INCURRED: CONSIDERATION: Phone Bill REMARKS:				\$486.46
ACCT #: xxxxxx1265 WFS Financial PO Box 25341 Santa Ana, CA 92799-5341		-	DATE INCURRED: CONSIDERATION: Surrendered 2002 Dodge Caravan REMARKS:				\$20,000.00
ACCT #: xx7453 Yellow Book - West P.O. Box 14482 Des Moines, IA 50306		-	DATE INCURRED: CONSIDERATION: Advertisement REMARKS:				\$859.78
Sheet no. 8 of 8 continuation she Schedule of Creditors Holding Unsecured Nonpriority Continuation she continuation she shall be seen as a second sh		ns	hed to  (Use only on last page of the completed Soport also on Summary of Schedules and, if applica Statistical Summary of Certain Liabilities and Rel	hed ble,	ota ule on t	l > F.) he	

Case 08-70481 Doc 1 Filed 02/22/08 Entered 02/22/08 13:24:12 Desc Main

Document Page 24 of 41

B6G (Official Form 6G) (12/07)

In re Scott A. Jones

Case No.		
	(if known)	

02/21/2008 11:50:19am

### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases of contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☑ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

Case 08-70481 Doc 1

Filed 02/22/08 Document

Entered 02/22/08 13:24:12 Page 25 of 41

Desc Main 02/21/2008 11:50:20am

B6H (Official Form 6H) (12/07) In re Scott A. Jones

Case No.	
	(if known)

### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eightyear period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.  NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Paula Jones	Cit Mortgage, Inc.
3652 E. Lamm Road	Banruptcy Department
Freeport, IL 61032	P.O. Box 9481
	Gaithersburg, MD 20898-9481

Case 08-70481 Doc

Doc 1 Filed 02/22/08 Document

Entered 02/22/08 13:24:12 Desc Main Page 26 of 41

Desc Main 02/21/2008 11:50:20am

B6I (Official Form 6I) (12/07)

In re Scott A. Jones

Case No.	
	(if known)

# SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:		Dependents of	of Debtor and Spo	ouse	
Married	Relationship(s): daughter son son	Age(s): 16 8 5	Relationship(	s):	Age(s):
Employment:	Debtor		Spouse		
Occupation	Labor		Opouse		
Name of Employer How Long Employed Address of Employer	John Keno & Company 6 months 8608 W. Catalpa Avenue, Su Chicago, IL 60656	ite 808			
INCOME: (Estimate of av	rerage or projected monthly inc	ome at time case filed	)	DEBTOR	SPOUSE
	, salary, and commissions (Pro	rate if not paid monthl	y)	\$3,068.00	\$0.00
2. Estimate monthly ove	ertime		-	\$0.00	\$0.00
3. SUBTOTAL	OLIOTIONIO			\$3,068.00	\$0.00
b. Social Security Tax c. Medicare d. Insurance e. Union dues f. Retirement g. Other (Specify) h. Other (Specify) j. Other (Specify) k. Other (Specify) K. Other (Specify) R. Other (Specify) L. Other (Specify) L. Other (Specify) L. Other (Specify) J. Other (Specify) L. Other (Specify) J. Other (Specify) L. Other (Specify) J. Other (Spe	ROLL DEDUCTIONS LY TAKE HOME PAY operation of business or profestory s e or support payments payable sted above	ssion or farm (Attach o	·	\$353.00 \$234.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$2,481.00 \$0.00 \$0.00 \$0.00 \$0.00	\$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
<ul><li>11. Social security or gov</li><li>12. Pension or retirement</li></ul>	vernment assistance (Specify): t income			\$0.00 \$0.00	\$0.00 \$0.00
13. Other monthly income a. b. c.				\$0.00 \$0.00 \$0.00	\$0.00 \$0.00 \$0.00
14. SUBTOTAL OF LINE	S 7 THROUGH 13			\$0.00	\$0.00
15. AVERAGE MONTHL	Y INCOME (Add amounts show	vn on lines 6 and 14)		\$2,481.00	\$0.00
16. COMBINED AVERAG	GE MONTHLY INCOME: (Com	bine column totals fror	m line 15)	\$2,4	481.00

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

<sup>17.</sup> Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: **None.** 

Case 08-70481 Doc 1 Filed 02/22/08 Entered 02/22/08 13:24:12 Desc Main Document Page 27 of 41

B6J (Official Form 6J) (12/07)
IN RE: Scott A. Jones

Case No.	
	(if known)

# SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any
payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may
differ from the deductions from income allowed on Form 22A or 22C.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate sche labeled "Spouse."	dule of expenditures
Rent or home mortgage payment (include lot rented for mobile home)     a. Are real estate taxes included?	\$1,030.00
2. Utilities: a. Electricity and heating fuel b. Water and sewer c. Telephone d. Other: Cable	\$320.00 \$7.00 \$348.00 \$98.00
3. Home maintenance (repairs and upkeep)  4. Food  5. Clothing  6. Laundry and dry cleaning  7. Medical and dental expenses  8. Transportation (not including car payments)  9. Recreation, clubs and entertainment, newspapers, magazines, etc.  10. Charitable contributions	\$100.00 \$700.00 \$150.00 \$50.00 \$100.00 \$600.00 \$100.00
11. Insurance (not deducted from wages or included in home mortgage payments)  a. Homeowner's or renter's  b. Life  c. Health  d. Auto  e. Other:	\$110.00 \$0.00
12. Taxes (not deducted from wages or included in home mortgage payments) Specify:	
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)  a. Auto: 1994 E150 Chase 8 b. Other: childcare c. Other: pet care d. Other: septic	\$325.00 \$200.00 \$45.00 \$7.00
<ul> <li>14. Alimony, maintenance, and support paid to others:</li> <li>15. Payments for support of add'l dependents not living at your home:</li> <li>16. Regular expenses from operation of business, profession, or farm (attach detailed statement)</li> <li>17.a. Other: See attached personal expenses</li> <li>17.b. Other:</li> </ul>	\$315.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$4,605.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following document: <b>None.</b>	the filing of this

### 20. STATEMENT OF MONTHLY NET INCOME

- a. Average monthly income from Line 15 of Schedule I
- b. Average monthly expenses from Line 18 above
- c. Monthly net income (a. minus b.)

(\$2,124.00)

Case 08-70481 Doc 1 Filed 02/22/08 Entered 02/22/08 13:24:12 Desc Main 02/21/2008 11:50:20am

Document Page 28 of 41
UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
WESTERN DIVISION (ROCKFORD)

IN RE: Scott A. Jones CASE NO

CHAPTER 7

# **EXHIBIT TO SCHEDULE J**

# **Itemized Personal Expenses**

Expense		Amount
Hair Care		\$30.00
School Lunches		\$20.00
Pet Care (1 Dog)		\$40.00
trash removal		\$50.00
home schooling		\$65.00
land maintenance on 5 acres		\$65.00
upkeep on lawn tractors		\$45.00
	Total >	\$315.00

Case 08-70481 Doc 1 Filed 02

Filed 02/22/08 Document

Entered 02/22/08 13:24:12 Page 29 of 41

Desc Main 02/21/2008 11:50:22am

B6 Summary (Official Form 6 - Summary) (12/07)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION (ROCKFORD)

In re Scott A. Jones Case No.

Chapter 7

### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$130,000.00		
B - Personal Property	Yes	4	\$5,410.00		
C - Property Claimed as Exempt	Yes	1		1	
D - Creditors Holding Secured Claims	Yes	2		\$126,711.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	9		\$73,875.39	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$2,481.00
J - Current Expenditures of Individual Debtor(s)	Yes	2			\$4,605.00
	TOTAL	23	\$135,410.00	\$200,586.39	

Case 08-70481

Doc 1 Filed 02/22/08 Document

Entered 02/22/08 13:24:12 Page 30 of 41

Desc Main 02/21/2008 11:50:22am

Form 6 - Statistical Summary (12/07)

### **UNITED STATES BANKRUPTCY COURT** NORTHERN DISTRICT OF ILLINOIS **WESTERN DIVISION (ROCKFORD)**

In re Scott A. Jones Case No.

> Chapter 7

### STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11, or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$0.00
Student Loan Obligations (from Schedule F)	\$0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$0.00
TOTAL	\$0.00

#### State the following:

Average Income (from Schedule I, Line 16)	\$2,481.00
Average Expenses (from Schedule J, Line 18)	\$4,605.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	\$3,068.00

#### State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$5,916.20
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$0.00
4. Total from Schedule F		\$73,875.39
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$79,791.59

Case 08-70481 Doc 1 Filed 02/22/08 Entered 02/22/08 13:24:12 Desc Main

Document Page 31 of 41

Desc Main

02/21/2008 11:50:22am

200141411011 (0111014111 01111 0 200141411011) (12/01)		
re Scott A. Jones	Case No.	
	(if known)	

# DECLARATION CONCERNING DEBTOR'S SCHEDULES DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read sheets, and that they are true and correct to the best	d the foregoing summary and schedules, consisting of of my knowledge, information, and belief.	25
Date <u>02/21/2008</u>	Signature <u>/s/ Scott A. Jones</u> Scott A. Jones	
Date	Signature	
	[If joint case, both spouses must sign.]	

Case 08-70481 Doc 1 Filed 02/22/08 Entered 02/22/08 13:24:12 Desc Main 02/21/2008 11:50:23am

B7 (Official Form 7) (12/07)

In re: Scott A. Jones

### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION (ROCKFORD)

Case No.

		STATEMENT OF FINANCIAL AFFAIRS			
None	1. Income from employment or operation of business  State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)				
	AMOUNT	SOURCE			
	\$56,558.00	adjusted gross income for 2005			
	\$56,558.00	adjusted gross income for 2006			
	\$32,670.00	wages from Jan.1st to October 31, 2007			
None  ✓	State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the				
	3. Payments to credit	ors			
	Complete a. or b., as appropriate, and c.				
None	a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)				
None	b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately				
None  ✓	who are or were insiders. (I	nents made within one year immediately preceding the commencement of this case to or for the benefit of creditors Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or nless the spouses are separated and a joint petition is not filed.)			
	1 Quite and administ	rative proceedings, executions, garnishments and attachments			

### 4. Suits and administrative proceedings, executions, garnishments and attachments

None
a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER Richard L. Frost Sharon L. Frost Vs. Jones Chimney Sweep

NATURE OF PROCEEDING Small Claims

COURT OR AGENCY AND LOCATION Stephenson County STATUS OR DISPOSITION Pending

(if known)

Case 08-70481 Doc 1 Filed 02/22/08 Entered 02/22/08 13:24:12 Desc Main 02/21/2008 11:50:23am

B7 (Official Form 7) (12/07) - Cont.

# Document Page 33 of 41 UNITED STATES BANKRUPTCY COURT

		WESTERN DIVISION (ROCKFORD)	
In re:	Scott A. Jones	Case No.	

### STATEMENT OF FINANCIAL AFFAIRS

(if known)

**Debtor surrendered 2002 Caravan** 

Continuation Sheet No. 1

124 Burgess	Street
Belvidere, IL	61008

CASE# 05SC182

**Capital One Bank** Collections **Boone County Pending** 

Scott A. Jones

CASE# 2005SC00270

**Heights Finance Corporation Small Claims** Winnebago **Pending** 

Scott A. Jones

**Capital One** 

**WES Financial** 

2007SC5250

the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 5. Repossessions, foreclosures and returns

NAME AND ADDRESS OF CREDITOR OR SELLER

None List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding

DATE OF REPOSSESSION.

FORECLOSURE SALE. **DESCRIPTION AND VALUE** TRANSFER OR RETURN

**OF PROPERTY** Fall 2004 Repossessed 2004 Dodge Ram

Fall 2004

#### 6. Assignments and receiverships

None

 $\square$ 

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None  $\square$ 

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Case 08-70481 Doc 1 Filed 02/22/08 Entered 02/22/08 13:24:12 Desc Main 02/21/2008 11:50:23am

B7 (Official Form 7) (12/07) - Cont.

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION (ROCKFORD)

In re:	Scott A. Jones	Case No.	
			(if known)

		STATEMENT OF FINANCIAL AFF.  Continuation Sheet No. 2	AIRS			
	9. Payments related to debt cou	nseling or bankruptcy				
None 🗹	List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.					
	10. Other transfers					
None 🗹	either absolutely or as security within two	erty transferred in the ordinary course of the busines: years immediately preceding the commencement of ither or both spouses whether or not a joint petition is	this case. (Married debtors filing under chapter 12			
None	nencement of this case to a self-settled trust or					
	11. Closed financial accounts					
None 🗹	transferred within one year immediately p certificates of deposit, or other instrumen brokerage houses and other financial inst	s held in the name of the debtor or for the benefit of the preceding the commencement of this case. Include of this case and share accounts held in banks, credit unitations. (Married debtors filing under chapter 12 or of the or both spouses whether or not a joint petition is	checking, savings, or other financial accounts, unions, pension funds, cooperatives, associations, chapter 13 must include information concerning			
-	12. Safe deposit boxes					
None  ✓	List each safe deposit or other box or depreceding the commencement of this case	pository in which the debtor has or had securities, case. (Married debtors filing under chapter 12 or chapter on is filed, unless the spouses are separated and a join is filed.	er 13 must include boxes or depositories of either or			
	13. Setoffs					
None  ✓	List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)					
	14. Property held for another pe	erson				
None	List all property owned by another person	that the debtor holds or controls.				
	15. Prior address of debtor					
None	•	s immediately preceding the commencement of this e commencement of this case. If a joint petition is file	· · · · · · · · · · · · · · · · · · ·			
	ADDRESS	NAME USED	DATES OF OCCUPANCY			
	124 Burgess Street	Scott Jones				

### 16. Spouses and Former Spouses

Belvidere, IL 61008

None

✓

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

Case 08-70481 Doc 1 Filed 02/22/08 Entered

Filed 02/22/08 Entered 02/22/08 13:24:12

Desc Main 02/21/2008 11:50:24am

B7 (Official Form 7) (12/07) - Cont.

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION (ROCKFORD)

In re:	Scott A. Jones	Case No.	
			(if known)

### STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 3

1	7	Enviro	nmental	Inform	ation

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material.

Indicate the governmental unit to which the notice was sent and the date of the notice.

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

#### 18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

NAME, ADDRESS, AND LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN) / COMPLETE EIN

NATURE OF BUSINESS

BEGINNING AND ENDING

DATES

Chimney Sweep

August 2000 - Current

Jones Elite Chimney Sweep Inc. 109 1/2 B State Street Belvidere, IL 61008

Filed 02/22/08 Entered 02/22/08 13:24:12 Desc Main Case 08-70481 Doc 1

B7 (Official Form 7) (12/07) - Cont.

# U **NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION (ROCKFORD)**

In re: Scott A. Jones

ase No.	
	(if known)

### STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 4

	The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.				
	(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)				
	19. Books, records and financial statements				
None	a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.				
	NAME AND ADDRESS DATES SERVICES RENDERED				
	Guse Enterprises, Inc. 1317 Boilvin Avenue Rockford, IL 61103				
None	b. List all firms or individuals who within two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.				
None	c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.				
None	d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within two years immediately preceding the commencement of this case.				
	20. Inventories				
None	a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.				
None	b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.				
	21. Current Partners, Officers, Directors and Shareholders				
None	a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.				
None	b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.				

### 22. Former partners, officers, directors and shareholders

 $\sqrt{\phantom{a}}$ 

a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.

Case 08-70481

B7 (Official Form 7) (12/07) - Cont.

# Doc 1 Filed 02/22/08 Entered 02/22/08 13:24:12 Desc Main 02/21/2008 11:50:24am UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS **WESTERN DIVISION (ROCKFORD)**

In re: Scott A. Jones Case No. (if known)

### STATEMENT OF FINANCIAL AFFAIRS

	Continuation Sheet No. 5				
None	None b. If the debtor is a corporation, list all officers, or directors whose relationship with the copreceding the commencement of this case.	rporation terminated within one year immediately			
	23. Withdrawals from a partnership or distributions by a corporation				
None  V	If the debtor is a partnership or corporation, list all withdrawals or distributions credited or bonuses, loans, stock redemptions, options exercised and any other perquisite during one case.				
	24. Tax Consolidation Group				
None	If the debtor is a corporation, list the name and federal taxpayer-identification number of the purposes of which the debtor has been a member at any time within six years immediately				
	25. Pension Funds				
None  ✓	If the debtor is not an individual, list the name and federal taxpayer-identification number of has been responsible for contributing at any time within six years immediately preceding to				
[If co	[If completed by an individual or individual and spouse]				
	I declare under penalty of perjury that I have read the answers contained in the foregoin attachments thereto and that they are true and correct.	ng statement of financial affairs and any			
Date	Date 02/21/2008 Signature /s/ Scott				
	of Debtor Scott A.	Jones			
Date	Date Signature				
	of Joint Debtor (if any)				
	· · · · · · · · · · · · · · · · · · ·				

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

Case 08-70481 Doc 1 Filed 02/22/08 Entered 02/22/08 13:24:12 Desc Main 02/21/2008 11:50:25am Page 38 of 41

Official Form 8 (10/05)

### **UNITED STATES BANKRUPTCY COURT** NORTHERN DISTRICT OF ILLINOIS **WESTERN DIVISION (ROCKFORD)**

IN RE: Scott A. Jones CASE NO

CHAPTER 7

### **CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION**

<ul> <li>☐ I have filed a schedule of assets and liabilities which includes consumer debts secured by property of the estate.</li> <li>☐ I have filed a schedule of executory contracts and unexpired leases which includes personal property subject to an unexpired lease.</li> </ul>							
☐ I intend to do the following with respect to the property of the estate which secures those debts or is subject to a lease:							
Description of Secured Property	Creditor's Name	Property will be surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)		
Household Goods	American General 342 Chrysler Drive Belvidere, IL 61008 xxxxxxxxxxxxxx7081		Ø				
1993 Ford Van	Chase 8 Auto Sales 1711 Broadway Rockford, IL 61104						
debtor's residence	Cit Mortgage, Inc. Banruptcy Department P.O. Box 9481 Gaithersburg, MD 20898-9481 xxxx098-9				Ø		
1996 Ford Van	Heights Finance PO Box 8782 Rockford, IL 61126-8782 xxxx1189	Ø					
Snap-On Tools	Snap On Credit 1125 Tri-State Par Gurnee, IL 60031 xxxxx9483				Ø		
Description of Leased Property	Lessor's Name	Lease will I assumed purs to 11 U.S. § 362(h)(1)(	suant C.				
None	,	•					
Date <u>02/21/2008</u>	Date 02/21/2008 Signature /s/ Scott A. Jones Scott A. Jones						
Date	Signat	ure					

Case 08-70481 Doc 1 Filed 02/22/08 Entered 02/22/08 13:24:12 Desc Main

B201 (04/09/06)

# Document Page 39 of 41 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION (ROCKFORD)

IN RE: Scott A. Jones

# NOTICE TO INDIVIDUAL CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days BEFORE the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

## <u>Chapter 7:</u> Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

# <u>Chapter 13:</u> Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under Chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

Page 2

B201 (04/09/06)

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS **WESTERN DIVISION (ROCKFORD)**

IN RE: Scott A. Jones

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

### Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

### Certificate of Compliance with § 342(b) of the Bankruptcy Code

I,	Philip H. Hart	, counsel for Debtor(s), hereby certify that I delivered to the Debtor(s) the Notice	
required by § 342(b) of the Bankruptcy Code.			
/s/ Phili	p H. Hart		
Philip H.	Hart, Attorney for Debtor(s)		
Bar No.:	03121821		
UAW-Ch	nrysler LLC Legal Services Plan		
600 S. S	State Street, Ste. 200		
Belvider	e, IL 61008		
Phone:	(815) 544-2525		
Fax: (81	5) 547-7857		

### Certificate of the Debtor

I (We), the debtor(s), affirm that I (we) have received and read this notice.

E-Mail: philipha@uawlsp.com

Scott A. Jones	X /s/ Scott A. Jones	02/21/2008
	Signature of Debtor	Date
Printed Name(s) of Debtor(s)	x	
Case No. (if known)	Signature of Joint Debtor (if any)	Date

Case 08-70481 Doc 1 Filed 02/22/08 Entered 02/22/08 13:24:12 Desc Main 02/21/2008 11:50:25am

# Document Page 41 of 41 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION (ROCKFORD)

IN RE: Scott A. Jones CASE NO

CHAPTER 7

	DISCLOSURE O	F COMPENSATION OF ATTORNEY FOR DEBTOR	
1.	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:		
	For legal services, I have agreed to ac	ccept: \$0.00	
	Prior to the filing of this statement I ha	· · · · · · · · · · · · · · · · · · ·	
	Balance Due:	\$0.00	
2.	The source of the compensation paid	to me was:	
	☐ Debtor ☑		
3.	The source of compensation to be paid to me is:		
	☐ Debtor ☑	Other (specify) prepaid legal service through debtors employer Chrysler Corporation	
4.	I have not agreed to share the ab associates of my law firm.	ove-disclosed compensation with any other person unless they are members and	
	_	disclosed compensation with another person or persons who are not members or of the agreement, together with a list of the names of the people sharing in the	
5.	<ul><li>a. Analysis of the debtor's financial sit bankruptcy;</li><li>b. Preparation and filing of any petitio</li></ul>	have agreed to render legal service for all aspects of the bankruptcy case, including: uation, and rendering advice to the debtor in determining whether to file a petition in n, schedules, statements of affairs and plan which may be required; meeting of creditors and confirmation hearing, and any adjourned hearings thereof;	
6.	By agreement with the debtor(s), the a	above-disclosed fee does not include the following services:	
	I certify that the foregoing is a comp	CERTIFICATION  blete statement of any agreement or arrangement for payment to me for	
	representation of the debtor(s) in this l	pankruptcy proceeding.	
		/s/ Philip H. Hart  Philip H. Hart  Bar No. 03121821	